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/Michael Chen/

Michael Chen

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	:	10/657,456	Confirmation No.	9809
Applicant	:	Michael Hattersley et al.		
Filed	:	September 08, 2003		
TC/A.U.	:	3691		
Examiner	:	Shrestha, Bijendra K.		
Docket No.	:	GP-03-01		
Customer No.	:	30349		

Title: **METHOD AND SYSTEM FOR UNDERWRITING AND SERVICING
FINANCIAL ACCOUNTS**

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION MAILED DECEMBER 30, 2010

Sir:

In response to the Office Action of December 30, 2010, please amend the above-identified application as follows:

The **Listing of Claims** begins on page **2** of this paper.

Remarks/Arguments begin on page **8** of this paper.